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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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U.S. Bank National Association, as Trustee relating to

Chevy Chase Funding LLC Mortgage Backed

Certificates Series 2006-2

In Re:

Charles A. Smith, April M. Smith

Debtors.



Order Filed on March 16, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 16-26928 CMG

Adv. No.:

Hearing Date: 3/7/18 @ 9:00 a.m.

Judge: Christine M. Gravelle

ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: March 16, 2018

Honorable Christine M. Gravelle United States Bankruptcy Judge (Page 2)

Debtor: Charles A. Smith, April M. Smith

Case No: 16-26928 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured CreditorU.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-2, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 79 McDonald Street, Wahsington, NJ, 07882, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Joan Sirkis Warren, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 27, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2017 through February 2018 with \$890.80 in suspense for a total post-petition default of \$10,025.52 (4 @ \$2,729.08 less suspense of \$890.80); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make a payment of \$10,025.52 directly to Secured Creditor no later than March 31, 2018; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume March 1, 2018, directly to Secured Creditor Specialized Loan Servicing LLC, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and the motion is hereby resolved.